Certificate Number: 03088-PAE-DE-036979555

Bankruptcy Case Number: 22-12321



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 15, 2022, at 3:22 o'clock PM CST, Marquis T Upshur completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 15, 2022 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor